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ABSTRACT

In the futuristic scenario described in this paper, the early care and education system is financed much like today's higher education system. Programs determine their full operating costs and receive subsidies that help reduce the price to families. Families choose from among a diverse array of accredited programs. Financial aid is combined from a variety of sources to help families pay tuition prices of programs they choose, or alternatively, to stay home with an infant. Essential infrastructure services are also funded. As in higher education, programs achieve accreditation status with federally approved accrediting organizations. Operating subsidies are available to help programs meet and maintain accreditation standards, compensate staff appropriately, and support general operations. Sources of revenue include public funds, endowment fund earnings, auxiliary sales and services, and private sector contributions. The balance of operating expenses is sought through a full tuition price collected from families and their sources of financial aid. Need-based financial aid is available through a standard application process. A community financial aid agency packages funds of different types from a variety of sources, awarding aid according to each family's demonstrated need and the eligibility criteria of the source and form of aid. A financial aid package may include a combination of grants, loans, work exchange, and tax credits. Sources of aid include federal, state, and local governments, endowment fund earnings, and private sector contributions from foundations, businesses, and individuals. Infrastructure services, supported predominantly by public funds, include facility licensing, accreditation, practitioner training and credentialing, consumer education, financial aid services, and national and state data systems. An umbrella association unites public education, policy, and advocacy efforts of early care and education organizations. This association brings the diverse care and education community together in efforts to achieve a common goal of available, accessible, and affordable high-quality programs. (EV)

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FINANCING EARLY CARE AND EDUCATION IN THE 21ST CENTURY

The Higher Education Model: Challenges and Achievements

A Fable

by
Teresa Vast

March 1999

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The Financing System Today

The early care and education system has made remarkable progress in the first two decades of the 21st century. The critical importance of the early years is now recognized by all Americans. High-quality early care and education is widely available, accessible, and affordable for the majority of the nation's families. Its role in preparing children for successful experiences in school, college, and as adult citizens—a role clearly demonstrated by research—has made early care and education a national priority.

Qualified practitioners are attracted to work in the field by excellent compensation and working conditions. Programs use subsidies from numerous sources to help pay staff salaries and other costs of producing a high-quality program. Families with demonstrated financial need are able to obtain aid to help them afford a program of their choice.

Although not an entitlement, early care and education is supported by substantial federal and state investments in the system, similar to the public support of higher education. Private sector investment in early care and education is also significant. All aspects of the early care and education system are financed, including financial aid to support families' access to quality services, programs for young children and families, and essential infrastructure services. The following is an overview of today's early care and education system.

Need-Based Financial Aid for Families

Families choose from a diverse array of services to meet the needs of their children and their particular circumstances. They may choose from among accredited early care and education programs—center-based, school-based, and family child care homes. Those unable to pay a program's full tuition price apply for financial aid using a standard application form, which is free and widely available in communities nationwide.

Families may obtain assistance to complete the application, if needed, from a financial aid counselor in a local community agency. The form is analyzed at a central processing agency, which determines the family's ability to pay for services and establishes an *expected family contribution*. The family and its local financial aid agency are notified of the application results, and the agency then identifies available financial aid for which the family qualifies, according to the criteria of the type and source of aid.

Need for aid is defined as the difference between the amount a family is expected to contribute for early care and education services and the tuition price of the program the family chooses. The community financial aid agency packages aid from various sources to meet the family's need. While the amount of aid for which a family is eligible depends on demonstrated need, the amount of aid received depends on the availability of funds for which the family qualifies. The family pays the *expected family contribution* directly to the program, with the financial aid award covering the balance of the full tuition price.

At times, not enough aid is available to pay the difference between the expected family contribution and the full tuition price. In these cases, families must pay more of the price themselves, seek additional aid from non-system sources, such as relatives, or seek a lower-cost alternative to the program they cannot afford. Each family's *unmet need* is tracked in the system, and additional resources are sought each year to meet the aggregate amount of unmet need.

Parents also have the choice of receiving financial aid to stay home with a young child instead of purchasing services. The amount of aid and whether it is a grant or a loan depends on the family's financial circumstances. With this option, income eligibility must be established, children must meet the age criteria, and parents must agree to participate in a family support program that provides parent education according to the parents' interests and needs—from home visits to parent-child interaction programs, to kits and workshops.

A family's financial aid package includes one or more of the following types of assistance:

- *Grants.* Similar to need-based student grants, such as the Pell grant, early care and education grants are awarded to families most in need of aid. Funding sources include federal programs, such as the Child Care and Development Fund and Head Start; state pre-kindergarten funds; designated funds from local levies; private sector contributions from United Way, foundations, corporations, and individuals; and earnings from a community endowment fund (see box below).
- *Loans.* Loans to families are modeled after subsidized, guaranteed, and no-interest student loans that rely on either public or private capital. These are used principally to assist middle- and upper-middle income families that demonstrate credit worthiness. Loans allow early care and education costs to be spread over many years, thus increasing the family's ability to pay a greater portion of the full tuition price. Repayment is complete before the child graduates from high school.
- *Work Exchange.* A variation of the college work-study program, work exchange opportunities allow parents to perform essential services for early care and education programs in exchange for reduced prices. Work options include grocery shopping, bookkeeping, office work, repairs, yard work, or skilled labor sought by the program.
- *Tax Credits.* Federal and state tax credits for which a family qualifies are considered a form of aid in packaging assistance. Since federal and state statutes now ensure that tax credits are indexed to inflation and updated annually to reflect actual tuition prices, this form of aid offers substantial assistance to taxpayers.

***Early Care and Education
Community Endowment Fund***

Earnings from the early care and education endowment fund in each community are used for two purposes: (1) to support accredited early care and education programs, and (2) as a source of financial aid to families. The endowment funds, managed by community foundations in many states, grow steadily with sizable annual contributions from corporations, foundations, and individuals.

Aid and Support for Programs

Early care and education programs—if accredited—are eligible to receive operating subsidies from a number of sources. Subsidies help programs to meet accreditation standards, compensate staff at a rate commensurate with their professional qualifications, and charge less than the full operating cost to families. Accredited family support programs that provide outreach and services to stay-at-home parents are also eligible for support.

To qualify for program subsidies, programs first must determine their full cost of operations, including all expenses to produce a quality program. Programs set a full tuition price that covers the balance of operating costs not covered by subsidies from other sources. Families able to pay the full tuition price are expected to do so from their own resources. Others pay the full tuition price with the help of need-based financial aid.

Sources of revenue to subsidize operations include:

- *Public Funds.* Federal, state, and local governments make funds available to accredited programs through grants and contracts. Grants to help programs meet basic operating expenses are awarded according to a standard formula based on the program's enrollment size and other expense factors. In some states, grants are made directly to programs; in others, an intermediary agency receives block grants in each region and then distributes them.

Contracts are awarded to programs that provide specific services, such as enrolling children eligible for government assistance. The contract covers the full costs of serving a specific number of eligible children, usually in areas where program choices are extremely limited. The amount paid for each child covers the per-child share of the full operating cost, i.e., the full tuition price plus the per-child non-tuition cost. Other types of contracts provide funds to programs that offer additional services to the community, such as parent education and staff training through mentor programs.

- *Endowment Earnings.* A pooled community early care and education endowment fund distributes earnings to accredited programs through a grant-making process.
- *Auxiliary Sales and Services.* Programs raise funds to subsidize operations by offering a variety of sales and services related to early care and education. Smaller programs, such as family child care homes, often band together in provider consortia to offer products and services. Typical endeavors include classes for parents and selling products, such as parenting books, diapers, children's books and other learning materials, and gift items.
- *Private Sector Contributions.* Businesses, individuals, and philanthropic organizations make contributions to assist with current year expenses and special projects.

Accredited programs can qualify for low-interest loans for capital expenses, such as building, renovation, or start-up and improvement expenses. General obligation bonds are the main source of capital for qualified borrowers.

Infrastructure Support

Early care and education infrastructure expenses are an integral part of each state's budget. Infrastructure services are also provided by the federal government, and supported by federal grants and private sector contributions. Essential infrastructure services, and their sources of support, include:

- *Facility Licensing.* Licensing personnel review new applications, renewals, complaints, and enforce the licensing rules. They are qualified by education and experience in early care and education and social work, and receive ongoing training. Facility licensing is administered and funded by each state, with occasional federal grant support—usually offered as an incentive for improvements to state licensing rules and efficiencies in regulatory administration.
- *Accreditation.* The U.S. Department of Health and Human Services oversees the accreditation of early childhood programs and services through its approval process for early care and education accrediting entities. It assures that accrediting organizations have met federal standards in terms of their qualifications, accreditation processes, and the breadth and depth of their standards for early care and education programs. Approval of accrediting organizations is administered and funded by the federal government.
- *Practitioner Training.* Each state provides professional preparation through its postsecondary education institutions, offering programs that are accessible statewide for employed practitioners as well as pre-professionals. Adequate training is available for diverse roles in early care and education—on college campuses, in community-based settings, and through distance technology. Training and trainers meet high-quality standards that allow non-academic training to count toward college credit, thus supporting career progression for practitioners. States dedicate funds and ensure that there are practitioner preparation opportunities in colleges and community-based settings. State and federal scholarship programs target early care and education professionals, and loan forgiveness programs reward those who work in the field following their education.
- *Practitioner Credentialing/Licensing or Recognition.* Practitioners earn credentials or pass licensing exams, or are otherwise recognized for their level of training through the state's career development system. States and the private sector fund system operations.
- *Quality Improvement.* Programs and activities to improve program quality are shaped within each state according to identified needs. These are funded by federal funding streams (e.g., Child Care and Development Fund, Head Start), state government, and private contributions.
- *Consumer Education.* Resource and referral agencies provide extensive information to families that helps them choose early care and education programs to meet their specific needs. Information includes ratings on essential elements of the services as measured by state licensors and accreditation teams. States, employers, and user fees support consumer education activities.

- *Financial Aid Services.* Financial aid officers provide essential information and application assistance to families. They also package available aid from a variety of sources to assist those with demonstrated need. A *community early care and education financial aid agency* is centrally located in every community and, as with a college financial aid office, there is no stigma attached to visiting it and seeking assistance. In many communities, these are part of a resource and referral agency where families can also obtain consumer information. Eligible agencies receive federal funding and supplemental funds from the state.
- *Central Processing of Financial Aid Applications.* A national processing center reviews financial aid applications and determines each family's expected contribution for early care and education, utilizing regional cost-of-living data in formulas that project families' ability to pay. Results are sent to families as well as to the local financial aid agency specified on each application. The private sector processing service is paid under contract to the federal government.
- *Data.* The U.S. Department of Education's National Center for Education Statistics (NCES) has an extensive data system that rivals the information available about higher education. States collect compatible data. Together, these sources answer questions from system planners and researchers about nearly every aspect of early care and education services, such as supply, demand, quality, unmet need, and early childhood program revenues and expenditures. Data maintained by NCES and states helps advocates bring vital information about unmet need and other issues to the attention of Congress, state legislatures, and private funders. Surveys and studies to obtain and analyze data related to early care and education are considered essential agency activities and are federally funded. State-funded data services help to supply data to NCES.

The Role of Advocacy

An umbrella organization, the American Council on Early Care and Education, represents the dozens of early care and education professional, provider, and advocacy organizations. Established shortly after the turn of the century, the Council focuses on delivering a coherent and cohesive message to the public about the importance of the early years and the need for public and private funding support to ensure the availability, accessibility, and affordability of high-quality early care and education. The early care and education community is diverse, but united by a common vision and a commitment to work together, through the Council, to achieve it. In its short history, the Council has become widely respected and is considered a central source of information and guidance on early care and education policy.

History Lessons: The Road to Consensus and Implementation

Much has changed for young American children and their families since the late 20th century, when early care and education services were under-funded, uncoordinated, unaffordable, and generally of mediocre or poor quality. How did these extraordinary changes occur? The challenges were numerous and diverse, from finding common ground in discussions among early childhood leaders, to achieving broad political consensus, to surmounting difficulties in implementing the system.

First Steps

To convince the nation to invest in an early care and education system, leaders and advocates in the early childhood field had to unify their efforts. Agreement was needed not only on which financing mechanisms to pursue, but also on what precisely should be financed. Years of research and discussion on financing finally culminated in a summit meeting in which leaders from nearly every sector of the early care and education community agreed to actively support the development of a financing system to be recommended by a national commission.

The National Commission on Financing Early Care and Education, along with state commissions, tackled the challenge, bringing together early care and education leaders with business, civic, philanthropic, and

political leaders to consider the alternatives. The current financing system, modeled after higher education financing strategies, was recommended by the Commission in 2000.

While significant areas of disagreement persisted among the numerous early care and education groups and special interests, there was consensus on a key point: to obtain political support and public funds, they must stand together. A strong alliance was forged, and eventually, the national organizations established the American Council on Early Care and Education, which has since served as the focal point of information about early care and education for policymakers, the press, and the public.

Points of Debate

Diverse proposals for financing a system of high-quality early care and education were debated among leaders of the early care and education community. Prior to reaching agreement to adapt the higher education financing and financial aid approach, its potential advantages and disadvantages were considered in depth. Some of the points raised are summarized below.

Advantages	Disadvantages
<ul style="list-style-type: none">• Program quality would be enhanced as a result of accreditation requirements.• The system could incorporate and accommodate a variety of financing mechanisms, and mix funds from public and private sources.• Equity of access would be increased because assistance would be provided to cover the gap between what families can pay and what programs charge.• Diversity of the service delivery system would be maintained.• The option for families to care for their own infants could be embraced as part of the system.• The financing model and financial aid terminology is familiar to policymakers and the public.	<ul style="list-style-type: none">• Establishing a federal approval process for accrediting organizations could be politically unpopular.• Substantial additional investments from all sources will be needed to fulfill the goal of equal opportunity for all young children. Progress toward achieving adequate investment could be very slow.• The system would add administrative “red tape” and ongoing operating costs for federal approvals, central processing, and financial aid administration. The processes could be perceived as complex and burdensome by families and providers.• Since the higher education system has major problems of its own with affordability, accessibility, and quality, it may not be an appropriate model.

Political Context

History shows that there were significant challenges in achieving an integrated financing system for early care and education. The effort succeeded with a political strategy that united the left and the right in support of the American family and, ultimately, the American dream—reconstituted to include equal opportunity for safe, developmental, affordable care and education for the nation's young children.

In achieving federal and state funding support, the proposal for a financing system benefited from the excitement surrounding recent findings from brain research. Scientific discoveries about brain development in the early years had been popularized by an extensive public engagement campaign that clearly communicated the urgency of supporting child development to ensure good outcomes. Helping young children achieve their potential became a matter of national pride and transcended the ideological differences that marked the concluding years of the last century. In the new system, families eligible to

receive assistance could use it to stay home with their own infants or choose to purchase services. These choices appealed to both major political parties.

The financing proposals also rode on the coat tails of higher education. The familiarity of financial aid terminology and concepts helped politicians understand the proposed system. While lawmakers were reluctant to add large sums to federal and state budgets, affordability of high-quality early care and education strongly appealed to the middle class, and there was unfaltering constituent support for federal and state assistance for early care and education. The public's demand for good beginnings for young children was a key factor in winning broad support from lawmakers of all political persuasions.

Adversaries. Adversaries of the higher education financing model included those who believed the early care and education system should be school-based or consist entirely of pre-kindergarten programs. Some states that had made substantial investments in pre-kindergarten programs were reluctant to change course and provide support for a wider range of early care and education activities. Other political adversaries were opposed to quality controls of early care and education, including licensing, accreditation, and standards for practitioner preparation. Some provider groups were the most vocal of these adversaries, claiming that accreditation requirements were an affront to parents' choice and too costly to implement.

Allies. Educators at all levels—from elementary to postsecondary—proved to be strong allies for public financing of early care and education. They lobbied for support of the system on the basis that high-quality early care and education makes a significant difference in whether students are well prepared to participate in K-12 and postsecondary education. They also argued that the savings in remediation costs and the better outcomes for society justify public investment. Their credibility was high and their support crucial to winning the political battle. Educators were also instrumental in overcoming objections to an accreditation requirement by noting the parallel in higher education: Postsecondary institutions must be accredited to receive federal funds, thus ensuring some level of quality and accountability.

Some states saw their pre-k programs as stepping stones to a comprehensive system and welcomed the federal support that would supplement their efforts. Ultimately, these forward-looking states, along with the National Governors Association and the National Conference of State Legislatures, helped to provide leadership, encouragement, and technical assistance to the states that had been resistant to initiating or expanding investment in early care and education. Consequently, most states rearranged budget priorities to provide substantial support for early care and education, and together, became a powerful and united lobby for increased federal investment.

Implementation Challenges

Winning public and political approval for the financing system was just the beginning. Implementation of the system at the national, state, and local levels brought numerous challenges. These included:

- developing smooth administrative and payment processes between a national processing service, local agencies, and multiple sources of funds;
- developing criteria and approval processes for accrediting organizations that would both ensure quality and meet with support among diverse provider groups;
- overcoming resistance to Head Start funds following eligible children and being included in a financial aid package used by families to purchase services; and
- helping families to overcome reluctance to incur long-term debt to pay for early care and education.

Impact on Services, Children, and Families

The impact of the financing system has been impressive. The increased investment from all sources has positively affected programs, practitioners, children, and families. For example:

- *Higher quality programs.* Most programs are of higher quality because in order to receive subsidies, they are required to meet the accreditation standards of an approved accrediting organization. The subsidies, available from a variety of federal, state, and private sector sources, provide the support programs need to produce a high-quality program and charge less than a full-cost price to families.
- *Improved fiscal operations.* Financial aid for enrolled families is paid in advance directly to providers, allowing them to meet expenses. This is a major improvement over the old reimbursement system in which payments often lagged months behind the services provided. Moreover, programs with tuition aid funds of their own can now rely on the system's need analysis services in their efforts to equitably distribute aid to those least able to pay.
- *Stable and qualified staff.* Early childhood practitioners encounter excellent working conditions and are compensated commensurate with their qualifications and job responsibilities. They continue to grow professionally through ongoing career development activities. Increased job satisfaction has led to increased job longevity, rendering turnover a problem of the past.
- *Increased access.* Families can choose from among a variety of programs because there is financial aid available to them. In this system, as in higher education, there is no stigma attached to seeking and obtaining assistance, and 75 percent of all families receive some form of financial aid.
- *Simplified process for some families, but more complex for others.* The financial aid process is simpler and more reliable than the old system of government subsidies. Further, the aid is packaged to meet the real prices that families face in purchasing high-quality services. However, the process is more cumbersome for the middle- and upper-middle-income families that did not qualify for aid under the old system. In the new system, families of these income groups must complete financial aid applications to obtain aid if they are unable to pay the full tuition price. Families can no longer rely on rates subsidized by low staff wages.
- *Decreased stress for families.* Because of higher program quality and the availability of financial aid, families now experience less stress in ensuring the well being of their children. Further, families have more choices and receive better consumer education, as well as enhanced support for their parenting roles. With decreased stress, productivity on the job has improved, leading to greater job satisfaction. Increased supports to families and decreased stress combine to improve parents' relationships with their children.
- *Better experiences/outcomes.* Young children have the benefit of high-quality early care and education programs in centers, schools, and homes—due in great measure to a skilled and qualified early care and education workforce. Continuity of staff and reliability of financial aid have brought stability to children's lives and enhanced their opportunities for healthy development. Indeed, recent research has confirmed that child outcomes have improved significantly since the late 1990s. This major achievement is strong evidence of the critical role that adequate early care and education financing plays in ensuring good outcomes for our children and our nation.

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Financing Early Care and Education in the 21st Century
The Higher Education Model: Challenges and Achievements

A Fable
by Teresa Vast

Summary

In this future scenario, the early care and education system is financed much like today's higher education system. Programs determine their full operating costs, and receive subsidies that help reduce the price to families. Families choose from among a diverse array of accredited programs. Financial aid is combined from a variety of sources to help families pay tuition prices of programs they choose, or alternatively, to stay home with an infant. Essential infrastructure services are also funded.

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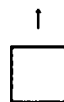
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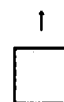
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